

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Fixing of Dates

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 20, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be reviewed on the Court's Electronic Case File System using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours.

NOTE: The staff of the bankruptcy clerk's office or the U.S. trustee cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ferenc J. Ivan
838 Dean Avenue
Bronx, NY 10465

Case Number:
13-12377-shl

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3684

Attorney for Debtor(s) (name and address):

David J. Babel
2525 Eastchester Road
Bronx, NY 10469
Telephone number: (718) 881-7964

Bankruptcy Trustee (name and address):

Jeffrey L. Sapir-13
As Chapter 13 and 12 Trustee
399 Knollwood Road
Suite 102
White Plains, NY 10603
Telephone number: (914) 328-6333

Meeting of Creditors

Date: **August 22, 2013** Time: **10:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street,
Fourth Floor, New York, NY 10004-1408**

Confirmation Hearing

Date: **November 7, 2013** Time: **10:00 AM**

Location: **Courtroom 701, One Bowling Green, New York, NY
10004-1408**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **November 20, 2013** For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: October 21, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to File Objections to Confirmation of the Plan: October 28, 2013

Filing of Plan

The debtor is required to file a plan setting forth how the debtor's creditors are to be paid pursuant to the Bankruptcy Code. A copy of the plan may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

One Bowling Green
New York, NY 10004-1408
Telephone number: 212-668-2870

For the Court:

Clerk of the Bankruptcy Court:
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: July 23, 2013

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. The plan may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain co-debtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors and Confirmation of Plan	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. Confirmation of Plan: The debtor (both husband and wife in a joint case) are required to attend the confirmation hearing. Failure to attend may result in a dismissal of the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (.Official Form B10.) has not been included with this notice. Proof of Claim forms are available online at www.uscourts.gov and on the court's website, www.nysb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. A proof of claim should be filed in the clerk's office, in person, or by mail with a copy of the proof of claim on diskette or compact disk (CD) preferably in PDF format. Attorneys may use the court's ECF System to file a creditor's proof of claim electronically, provided that the debtor has not retained a Claims and Noticing Agent in its bankruptcy case. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important non-monetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or CD, you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Pg 3 of 5
 United States Bankruptcy Court
 Southern District of New York

In re:
 Ferenc J. Ivan
 Debtor

Case No. 13-12377-shl
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0208-1

User: mibrown
 Form ID: b9i

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Jul 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2013.

db +Ferenc J. Ivan, 838 Dean Avenue, Bronx, NY 10465-1626
 tr +Jeffrey L. Sapir-13, As Chapter 13 and 12 Trustee, 399 Knollwood Road, Suite 102,
 White Plains, NY 10603-1936
 smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
 Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
 Albany, NY 12205-0300
 smg +United States Attorney's Office, Southern District of New York,
 Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
 ust +United States Trustee, Office of the United States Trustee, U.S. Federal Office Building,
 201 Varick Street, Room 1006, New York, NY 10014-9449
 6166492 +CACH, LLC., 4340 S MONACO ST, UNIT 2, DENVER, CO 80237-3408
 6166494 +CAPITAL ONE/BEST BUY, 26525 N RIVERWOODS BLVD., METTAWA, IL 60045-3438
 6166495 +CENTRAL HUDSON GAS & ELECT, 284 SOUTH AVENUE, POUGHKEEPSIE, NY 12601-4839
 6166502 +DARLENE IVAN, 10 ALIX DRIVE, NEWBURGH, NY 12550-7011
 6166505 +EIS COLLECTIONS, PO BOX 1730, REYNOLDSBURG, OH 43068-8730
 6166506 +EOS, 300 CANAL VIEW BLVD, STE, ROCHESTER, NY 14623-2811
 6166507 +ESTATE INFORMATION SERV, EIS COLLECTIONS, PO BOX 1730, REYNOLDSBURG, OH 43068-8730
 6166508 +FEIN SUCH & CRANE, LLP., 747 CHESTNUT RIDGE ROAD, SUITE 200, CHESTNUT RIDGE, NY 10977-6225
 6166509 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: FIFTH THIRD BANK, FIFTH THIRD CENTER, CINCINNATI, OH 45263)
 6166516 +GMAC MORTGAGE, 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780
 6166517 +GMAC MORTGAGE, 500 ENTERPRISE ROAD, HORSHAM, PA 19044-3503
 6166518 +GREEN TREE MORTGAGE SERV., PO BOX 6172, RAPID CITY, SD 57709-6172
 6166520 +HIGHLAND ESTATES MEADOW WINDS, 117 EXECUTIVE DR. #200, NEW WINDSOR, NY 12553-5546
 6166521 +HSBC BANK, PO BOX 5268, CAROL STREAM IL 60197-5268
 6166525 +LACY KATZEN LLP, 130 EAST MAIN STREET, PO BOX 22878, ROCHESTER, NY 14692-2878
 6166527 +LIFESTYLE HOLIDAYS VACATION CLUB, CITIBANK, 120 S BISCAYNE BLVD, MIAMI, FL 33131
 6166528 +NEWBURGH RECEIVER OF TAXES, TOWN OF NEWBURGH, 1496 ROUTE 300, NEWBURGH, NY 12550-2677
 6166529 +NEWBURGH WATER & SEWER, 42 OLD NORTH PLANK RD, NEWBURGH, NY 12550-1785

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidjbabel@babelslaw.com Jul 23 2013 19:35:51 David J. Babel,
 2525 Eastchester Road, Bronx, NY 10469
 6166487 +EDI: CITICORP.COM Jul 23 2013 19:28:00 AT&T UNIVERSAL, PO BOX 45165,
 JACKSONVILLE, FL 32232-5165
 6166489 +EDI: BANKAMER.COM Jul 23 2013 19:28:00 BANK OF AMERICA, RETAIL LOAN SERVICES,
 P.O. BOX 2759, JACKSONVILLE, FL 32203-2759
 6166488 +EDI: BANKAMER.COM Jul 23 2013 19:28:00 BANK OF AMERICA, PO BOX 15026,
 WILMINGTON, DE 19886-5026
 6166490 +EDI: HFC.COM Jul 23 2013 19:28:00 BEST BUY, PO BOX 15521, WILMINGTON, DE 19850-5521
 6166492 +EDI: STFC.COM Jul 23 2013 19:28:00 CACH, LLC., 4340 S MONACO ST, UNIT 2,
 DENVER, CO 80237-3408
 6166493 +EDI: CAPITALONE.COM Jul 23 2013 19:28:00 CAPITAL ONE SERVICES, INC., 1957 WESTMORELAND ROAD,
 RICHMOND, VA 23276-0001
 6166497 +EDI: CHASE.COM Jul 23 2013 19:28:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 6166496 +EDI: CHASE.COM Jul 23 2013 19:28:00 CHASE, 800 BROOKSEDGE BLVD.,
 WESTERVILLE, OH 43081-2822
 6166498 +EDI: CAUT.COM Jul 23 2013 19:28:00 CHASE MANHATTAN BANK, 900 STEWART AVENUE,
 GARDEN CITY, NY 11530-4891
 6166499 +EDI: CITICORP.COM Jul 23 2013 19:28:00 CITIBANK, PO BOX 6500, SIOUX FALLS, SD 57117-6500
 6166500 +EDI: CITICORP.COM Jul 23 2013 19:28:00 CITIBANK, PO BOX 6248, SIOUX FALLS, SD 57117-6248
 6166501 +EDI: CITICORP.COM Jul 23 2013 19:28:00 CITIBANK BANKRUPTCY, 7920 NW 110TH STREET,
 KANSAS CITY, MO 64153-1270
 6166503 +EDI: DISCOVER.COM Jul 23 2013 19:28:00 DISCOVER CARD, PO BOX 30943,
 SALT LAKE CITY, UT 84130
 6166504 +EDI: DISCOVER.COM Jul 23 2013 19:28:00 DISCOVER FINANCIAL SERV., ATTN: BANKRUPTCY DEPT.,
 PO BOX 8003, HILLIARD, OH 43026
 6166510 +EDI: RMSC.COM Jul 23 2013 19:28:00 GE CAPITAL RETAIL BANK, BANKRUPTCY DEPT.,
 PO BOX 103104, ROSWELL, GA 30076-9104
 6166511 +EDI: RMSC.COM Jul 23 2013 19:28:00 GE CAPITAL/ PAYPAL SMART CONN, PO BOX 965005,
 ORLANDO, FL 32896-5005
 6166513 +EDI: RMSC.COM Jul 23 2013 19:28:00 GE MONEY BANK, PO BOX 981127, EL PASO, TX 79998-1127
 6166512 +EDI: RMSC.COM Jul 23 2013 19:28:00 GE MONEY BANK, BANKRUPTCY DEPT., PO BOX 10314,
 ROSWELL, GA 30076
 6166514 +EDI: RMSC.COM Jul 23 2013 19:28:00 GEICB, PO BOX 965009, ORLANDO, FL 32896-5009
 6166515 +EDI: RMSC.COM Jul 23 2013 19:28:00 GEICB/ OLD NAVY, C/O PO BOX 965306,
 ORLANDO, FL 32896-0001
 6166519 +EDI: RMSC.COM Jul 23 2013 19:28:00 GREENTREE SERVICING, 7360 SOUTH KYRENE ROAD,
 TEMPE, AZ 85283-4583
 6166522 +EDI: HFC.COM Jul 23 2013 19:28:00 HSBC NEVADA, PO BOX 5253, CAROL STREAMS, IL 60197-5253

District/off: 0208-1

User: mibrown
Form ID: b9i

Page 2 of 3
Total Noticed: 52

Date Rcvd: Jul 23, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

6166523 +EDI: HFC.COM Jul 23 2013 19:28:00 HSBC/ BEST BUY, PO BOX 5253,
CAROL STREAM, IL 60197-5253
6166524 +EDI: CHASE.COM Jul 23 2013 19:28:00 JP MORGANCHASELEGAL, 1985 MARCUS AVENUE,
NEW HYDE PARK, NY 11042-2008
6166530 +EDI: SEARS.COM Jul 23 2013 19:28:00 SEARS ROEBUCK & CO., PO BOX 6283,
SIOUX FALLS, SD 57117-6283
6166531 +E-mail/Text: BKRMailOps@weltman.com Jul 23 2013 19:38:19 WELTMAN WEINBERG,
323 W. LAKESIDE AVE, SUITE 200, CLEVELAND, OH 44113-1099
6166532 +EDI: WFNNB.COM Jul 23 2013 19:28:00 WFNNB, BANKRUPTCY DEPARTMENT, PO BOX 182125,
COLUMBUS, OH 43218-2125

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6167078 LIFESTYLE HOLIDAY VAC, BOX 608, COLUMBUS TORRE PLAYA COFRESI, 5700 PUERTO PLATA, DR
6166526 LIFESTYLE HOLIDAY VAC; BOX 608, COLUMBUS TORRE PLAYA COFRESI, 5700 PUERTO PLATA, DR
6166491* +BEST BUY, PO BOX 15521, WILMINGTON, DE 19850-5521

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

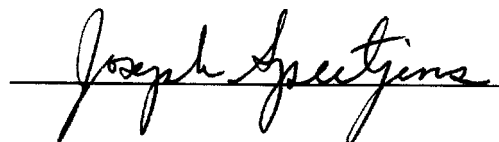
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2013

Signature:



District/off: 0208-1

User: mibrown
Form ID: b9i

Page 3 of 3
Total Noticed: 52

Date Rcvd: Jul 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2013 at the address(es) listed below:

David J. Babel on behalf of Debtor Ferenc J. Ivan davidjbabel@babelslaw.com,
ECF@babelslaw.com; jeannine@gochelaw.com; nico@babelslaw.com; bkecf_babel@bkexpress.info
Jeffrey L. Sapir-13 info@sapirch13tr.com

TOTAL: 2